

Fill in this information to identify the case:

Debtor 1 Jason Everett Phillips

Debtor 2 Kay Ann Phillips
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 19-01995-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of Igloo Series V Trust Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 9 0 3 0

Property address: 1645 Little Gap Road
Number Street

Palmerton, PA 18071
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2024
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Jason Everett Phillips
First Name Middle Name Last Name

Case number (if known) 19-01995-MJC

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Lauren M. Moyer, Esquire
Signature

Date 10 / 03 / 2024

Print Lauren M. Moyer
First Name Middle Name Last Name

Title Attorney for Creditor

Company Friedman Vartolo LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1325 Franklin Avenue, Suite 160
Number Street

Garden City NY 11530
City State ZIP Code

Contact phone (212) 471 - 5100

Email _____

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Jason Everett Phillips, Kay Ann
Phillips
Debtor

SN Servicing Corporation as servicer
for U.S. Bank Trust National
Association, as Trustee of LB - Igloo
Series IV Trust
v.

Jason Everett Phillips,
Kay Ann Phillips
Jack N. Zaharopoulos
Respondents

CASE NO.: 19-01995-MJC

CHAPTER 13

Judge: Mark J. Conway

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

The undersigned counsel for SN Servicing Corporation as Servicer for U.S. Bank Trust National Association, as Trustee of LB - Igloo Series IV Trust, ("Secured Creditor") certify that, on the date stated hereon, I caused to be served a copy of the **Response to Notice of Final Cure** on behalf of Secured Creditor on the parties in the manner specified on the attached service list.

The type(s) of service made on the parties was: electronic notification or first class mail, postage pre-paid. Where service is by electronic notification, the address of the party is listed for identification purposes only.

EXECUTED ON: October 03, 2024

By: /s/ Lauren Moyer

Lauren Moyer, Esq.

FRIEDMAN VARTOLO LLP

Attorneys for SN Servicing Corporation as servicer
for U.S. Bank Trust National Association, as

Trustee of LB - Igloo Series IV Trust

1325 Franklin Avenue, Suite 160

Garden City, NY 11530

T: (212) 471-5100

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Bankruptcy@FriedmanVartolo.com

Service by Regular Mail

Jason Everett Phillips
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Palmerton, PA 18071
Bankruptcy Debtor

Kay Ann Phillips
1645 Little Gap Rd.,
Palmerton, PA 18071
Bankruptcy Debtor

Service by NEF

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Bankruptcy Trustee

Jason M Rapa
Rapa Law Office, PC
141 South 1st Street
Lehighton, PA 18235
Attorney

Asst. U.S. Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102
United States Trustee